

**United States Bankruptcy Court  
Northern District of New York**

**Case No. 23-30672-5-wak**

**Chapter 13**

In re: (Name of Debtor)  
Joseph A. DiMino Jr  
318 Stone Street  
Watertown, NY 13601

Social Security No.:  
xxx-xx-3179

**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form B423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. § 727), Chapter 11 (11 U.S.C. § 1141(d)(3)) and Chapter 13 (11 U.S.C. § 1328(g)). Pursuant to Rule 1007(b)(7) and Rule 4004(c)(1)(H) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file a Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423) as described in 11 U.S.C. § 111.

To comply with this requirement the debtor(s) must complete the financial management course AFTER the filing of the petition. If the certificate of completion of the financial management course pre-dates the filing of the petition the case may be closed without entry of an Order of Discharge. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor.

CHAPTER 7: Individual Chapter 7 Debtor(s), and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file the certification within 60 days after the date first set for the Section 341 Meeting of Creditors.

CHAPTER 11: Individual Chapter 11 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1141(d)(5)(B) of the Code.

CHAPTER 13: Chapter 13 Debtor(s) and/or debtor(s)' attorney(s) is/are hereby notified that the certification must be filed no later than the last payment made as required by the plan OR the filing of a motion for entry of a discharge under § 1328(b) of the Code.

Failure to file the certification may result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated:  
9/21/23



Cynthia Platt  
Clerk of the Bankruptcy Court

*\*NOTE: Official Form B423 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) is available on the court's website and may be used for this purpose.*

In re:  
Joseph A. DiMino, Jr  
Debtor

Case No. 23-30672-wak  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0206-5  
Date Rcvd: Sep 21, 2023

User: admin  
Form ID: nfin1

Page 1 of 1  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2023:

Recip ID	Recipient Name and Address
db	+ Joseph A. DiMino, Jr, 318 Stone Street, Watertown, NY 13601-4846

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Neil@bhattlawfirm.net	Sep 21 2023 19:31:00	Neil Tarak Bhatt, Bhatt Law Firm, 536 State Street, Ogdensburg, NY 13669

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2023 at the address(es) listed below:

Name	Email Address
Mark W. Swimelar-Trustee	trustee@cnytrustee.com
Neil Tarak Bhatt	on behalf of Debtor Joseph A. DiMino Jr court@bhattlawfirm.net;colleen@bhattlawfirm.net
U.S. Trustee	USTPRegion02.UT.ECF@usdoj.gov

TOTAL: 3